

AMENDMENTS TO THE CLAIMS

1. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system comprising:

- A. a financial institution which processes credit/charge card charge requests,
- B. a utility meter provided at a meter location separate and spaced from the financial institution, the utility meter having an associated meter location identifier unique to the meter location, and
- C. a user interface unit separate and spaced from the financial institution, the user interface unit being adapted to process a submitted credit/charge card charge authorization,

wherein the utility meter is arranged:

- a. to communicate with the user interface unit,
- b. to obtain the card charge authorization therefrom, and
- c. to transmit a credit/charge card charge request to the financial institution based on the card charge authorization and meter location identifier, the card charge request including:
 - (1) data identifying a credit/charge card account, and
 - (2) data verifying that the credit/charge card corresponding to the credit/charge card account is physically present at the location of the user interface unit,

to obtain authorization of the card charge from the financial institution, wherein the financial institution processes the card charge request from the utility meter regardless of whether the card charge request relates to any utility usage measurements made by the utility meter.

2. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 1, further comprising a communication unit arranged to communicate with the financial institution, wherein the utility meter is arranged to submit the card charge request to the communication unit for communication to the financial institution to obtain authorization of the card charge.
3. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 2, in which the utility meter is arranged to submit utility usage data to the communication unit.
4. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 2, wherein the utility meter provided at the location is a first utility meter, and further comprising a second utility meter provided at the location, wherein said second utility meter is arranged to submit utility usage data to the communication unit.
5. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 4, in which said second utility meter is arranged to submit the utility usage data to said first utility meter for submission to the communication unit.
6. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 4, in which said second meter is a gas or water meter.
7. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 1, in which the utility meter is an electricity meter.
8. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 3, in which the communication unit is arranged to communicate utility usage data to a utility supplier.

9. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 3, in which the communication unit communicates with one or more utility suppliers via a central control system.
10. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 2, in which the financial institution comprises a central control system, wherein the central control system processes received card charge requests and submits the requests to appropriate banking authorities for fulfilment.
11. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 2, in which the communication unit is a modem.
12. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 2, in which the user interface unit is the communication unit.
13. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 12, wherein the user interface unit is a telephone.
14. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 4, in which the user interface unit and the utility meter communicate with each other via RF signals.
15. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 4, in which the communication unit and the utility meter communicate with each other via RF signals.
16. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 6, in which the further utility meter communicates via RF signals.

17. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 2, in which the user interface unit includes a card reader device, wherein the card reader device is arranged to read data from a credit/charge card to be charged, the user interface unit processing the data read from the credit/charge card to form at least a part of a card charge authorization.
18. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 3, in which the user interface unit includes a keyboard, wherein the user interface unit is arranged to accept data entered via the keyboard to form at least a part of a card charge authorization.
19. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 3, in which the utility meter includes a memory for storing a user's banking data, wherein the user interface unit is arranged to accept an input from the user authorizing use of at least part of the banking data, the utility meter then using the at least part of the banking data to form at least a part of a card charge authorization.
20. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 3, in which the user interface unit includes a display, wherein the user interface unit is arranged to display on request utility usage data from the utility meter.
21. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 3, in which the user interface unit is connectable to a computer, wherein the user interface unit, when connected to a computer, is operative to make necessary card charge authorization requests in response to electronic transactions initiated on the computer.
22. **(CANCELED)**

- 23. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 3, in which the user interface device is remote from the utility meter.
- 24. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 4, further comprising a digital cellular transceiver arranged to communicate with the utility meter for transmitting data to, and receiving data, from a remote source.
- 25. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 24, in which the transceiver is the communication unit.
- 26. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 24, further comprising a switching unit controllable by the utility meter for switching one or more appliances on or off, wherein when the utility meter receives a signal via the transceiver indicating the availability of cheap-rate energy it is arranged to control the switching unit to switch appliances on.
- 27. **(CANCELED)**

28. **(PREVIOUSLY PRESENTED)** A method of authorizing a card financial transaction comprising the steps of:
- a. providing a user interface unit at a location;
 - b. providing a utility meter at the location, the utility meter having an associated meter location identifier uniquely identifying the location;
 - c. accepting a card charge authorization request via the user interface unit, the transaction authorization request including:
 - (1) data verifying that a credit/charge card is present at the location of the user interface unit, and
 - (2) data identifying the credit/charge card account of the credit/charge card;
 - d. communicating the card charge authorization request from the user interface unit to the utility meter; and
 - e. transmitting a message generated in dependence on the card charge authorization request and meter location identifier from the utility meter to a financial institution to obtain authorization of the card charge, wherein the financial institution processes the message regardless of whether it relates to any utility usage measurements made by the utility meter.

29-36. **(CANCELED)**

37. **(PREVIOUSLY PRESENTED)** A credit/charge card financial transaction authorization system for card charge transactions where the cardholder is at a location remote from the vendor, the system comprising:
- a. a user interface unit capable of accepting card charge data including:
 - (1) credit/charge card data identifying a credit/charge card to be charged, and
 - (2) data verifying that the credit/charge card is physically present at the user interface unit; and,
 - b. a utility meter provided at the location of the cardholder, the utility meter being separate from the user interface unit and having an associated meter location identifier uniquely identifying the location of the utility meter,
 - c. a financial institution remote from the user interface unit and utility meter,
- wherein:
- (1) the utility meter is arranged to communicate with the user interface unit, to obtain the card charge data, and to transmit card charge request including the card charge data and the meter location identifier to the financial institution;
 - (2) the financial institution is arranged to process the card charge request and, upon successful authorization, charge the credit/charge card as a card present type card charge, regardless of whether the card charge request relates to any utility usage measurements made by the utility meter.
38. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system according to claim 1, wherein the card charge authorization, card charge request, and corresponding card charge are independent of any utility usage data generated by the utility meter, whereby the card charge does not pay for any utility usage measured by the utility meter.

39. **(PREVIOUSLY PRESENTED)** The method of claim 28 wherein the card charge authorization request and corresponding card charge are independent of any utility usage data generated by the utility meter, whereby the card charge does not pay for any utility usage measured by the utility meter.
40. **(CANCELED)**
41. **(PREVIOUSLY PRESENTED)** The credit/charge card financial transaction authorization system of claim 37 wherein the card charge data are independent of any utility usage data generated by the utility meter, whereby the card charge does not pay for any utility usage measured by the utility meter.

42. **(PREVIOUSLY PRESENTED)** A financial transaction authorization system comprising:

- A. a user interface unit capable of accepting a credit/charge card transaction, and
- B. a utility meter provided at a meter location having an associated meter location identifier unique to the meter location, and
- C. a financial institution processing card charge requests,

wherein upon accepting a credit/charge card transaction at the user interface unit, one or both of the utility meter and user interface unit transmits a card charge request to the financial institution, the card charge request encoding data representing:

- (1) a credit/charge card account,
- (2) an amount to be charged to the credit/charge card account,
- (3) the presence of the credit/charge card at the location of the user interface unit, and
- (4) the meter location identifier,

wherein the financial institution processes the card charge request regardless of whether the card charge request relates to any utility usage measurements made by the utility meter.

43. **(PREVIOUSLY PRESENTED)** A transaction authorization system including:
- a. a utility meter provided at a meter location, the utility meter having an associated meter location identifier unique to the meter location,
 - b. a user interface unit for accepting an authorization for a funds transfer, the user interface unit:
 - (1) including a card reader device, the card reader device being arranged to read data from a credit/charge card to be charged for the funds transfer,
 - (2) communicating with the utility meter to obtain the location identifier,
 - (3) processing the data read from the credit/charge card in combination with the location identifier to form at least a part of the funds transfer authorization to verify that the credit/charge card is physically present at the location of the utility meter,wherein the funds transfer authorization is unrelated to any utility usage.
44. **(CANCELED)**
45. **(PREVIOUSLY PRESENTED)** A method of processing credit/charge card payments including the steps of:
- a. receiving a funds transfer authorization identifying a credit/charge card to be charged, the funds transfer authorization:
 - (1) including data uniquely identifying a location at which a utility meter is installed, and
 - (2) being unrelated to any measurements made by the utility meter;
 - b. accepting the data uniquely identifying the location as verifying that the credit/charge card is physically present at the location, and
 - c. processing the funds transfer authorization as a card present type transaction.

46. **(PREVIOUSLY PRESENTED)** A credit/charge card transaction authorization system including:

a. a utility meter:

- (1) situated at a meter location, and
- (2) having an associated meter location identifier which is unique to the meter location;

b. a financial institution arranged to process submitted funds transfer requests for a credit / charge card, the submitted funds transfer requests including:

- (1) card-present funds transfer requests wherein the physical location of the credit/charge card is verified,
- (2) card-not-present funds transfer requests wherein the physical location of the credit/charge card is not verified;

wherein card-not-present funds transfer requests are processed differently than card-present funds transfer requests;

c. a user interface unit:

- (1) configured to read data from the credit/charge card to be charged for the funds transfer;
- (2) being situated at the meter location, and
- (3) being connected in communication with the utility meter,

wherein one or both of the user interface unit and the utility meter are configured to generate a card-present funds transfer request for submission to the financial institution, the submitted card-present funds transfer request having content encoding:

- I. the data read from the credit/charge card to be charged for the funds transfer, and
- II. the meter location identifier,

whereby the card-present funds transfer request verifies that the credit/charge card is physically present at the meter location, and

wherein the financial institution processes the submitted card-present funds transfer request regardless of whether the request relates to any utility usage measurements made by the utility meter.

47. **(PREVIOUSLY PRESENTED)** A transaction payment method including the steps of:
- a. receiving a sales transaction, wherein the sales transaction is unrelated to any utility usage;
 - b. communicating data on the sales transaction to a user interface unit, the user interface unit:
 - (1) being at a meter location,
 - (2) being arranged to communicate with a utility meter at the meter location, the utility meter having a meter location identifier uniquely identifying the meter location, and
 - (3) having a card reader;
 - c. receiving, at the card reader, a credit/debit card to be charged for the sales transaction; and
 - d. communicating a request to charge the credit/debit card for the transaction, the request including data regarding:
 - (1) the credit/debit card, and
 - (2) the meter location identifier,wherein the request is independent of any utility usage data generated by the utility meter.
48. **(PREVIOUSLY PRESENTED)** The transaction payment method of claim 47 wherein the sales transaction is received via on-line or telephonic communication.